

H O M E W A R E

FOR
ATARI

PROGRAM N°.
09960004

FINANCIAL QUIZ

**OSCAR checks the pulse
of your pocketbook.**



Are your family's funds slipping away? OSCAR rates you on how you're currently handling financial matters. Use the quiz for clues to how you can improve your money management skills.



FINANCIAL QUIZ

QUESTIONS FOR THE FUTURE

As a departure from the normal way of using Databar software, temporarily skip the article that follows. Go right to the Program Instructions after reading this paragraph and load the program into your computer. Why are we asking you to do this? We want you to use your current knowledge in answering the quick quiz. Answer it honestly and then read the article, where we tell you about the process you've just gone through and suggest some other ways to use the program.

What Just Happened?

By running the *Financial Quiz*™ program, you've just glimpsed at many of the vital concepts in smart home money management. You've had to make quick decisions on whether you're currently practicing the concepts or not. The importance of this first exposure to the program is your introduction to the two-tier structure of money management. On one level are the hypothetical **financial planning principles**; one example would be: reduce tax burden. On the second level are the practical applications of those principles, or **modern management techniques**; examples of techniques to reduce tax burden are: investing in tax shelters or using an IRA account. Poor money management often involves using a technique without considering the principles.

Here are the concepts presented in the *Financial Quiz*™.

Financial Plan. If your financial plan is in your head, it doesn't count. Although planning is not a time-consuming task, it is one that demands a written record, either on paper or the computer.

Household Budget. Like a financial plan, a household budget is a task that teaches discipline in money management. A household budget will help you see what areas you're spending too

much money on, letting you reset priorities and, if you need help, find better ways of making sure the books balance each month.

Current Net Worth. Calculating your net worth is a relatively simple task that should be done on paper or the computer. The most logical time to revise your net worth is when you are doing the other two discipline tasks above.

Money Market Accounts. This is a Modern Management Technique essential to today's financial climate. The Money Market Account has become a basic investment, offered by banks, brokerage houses and mutual fund companies, because it has the liquidity and safety of a savings account, yet carries a higher rate of return than traditional savings programs.

Life Insurance. The principle behind the technique of insuring your family is basic protection against the unknown. Many families underestimate the coverage they need. Also, many families fail to find the most cost-efficient coverage. Future *Homeware*™ programs will help you evaluate your life-insurance needs.

IRA's. Two principles boost the importance of this relatively new management technique: preparing for retirement and deferring and reducing taxes.

Disability Insurance. Like life insurance, the principle behind this technique is preparing for the unknown. A disabling accident can be as devastating to a family's finances as a death in the family. This technique is the one that can protect you and family members. Of course, most of us are covered under our employer's disability plans, but unfortunately, the coverage isn't enough to take care of us should we be disabled for life. You may want to consider an individual policy.

Monthly Savings Program. To put it simply, it's tough to increase your

net worth without putting aside a set amount of funds each month for the future. Just as important is where you invest these funds.

Current Will. This is another technique of the principle of planning for the unknown. Other principles involved include establishing guardians for children and reducing estate taxes.

Setting aside time each week. Finally, we ask the crucial question: Are you including money management in your busy schedule?

What Now?

It's time to play "what if" with the *Financial Quiz*™. Run the program again and begin changing answers to indicate which steps you may take in the future. See how these changes affect the outcome of the program. One excellent way to begin teaching children about money is to ask them to run the quiz.

Program Instructions

- Load the program into your computer with OSCAR. Then type "RUN." (Refer to your User's Manual if you have difficulties.)

- Answer each question with a "Y" (yes) or a "N" (no).

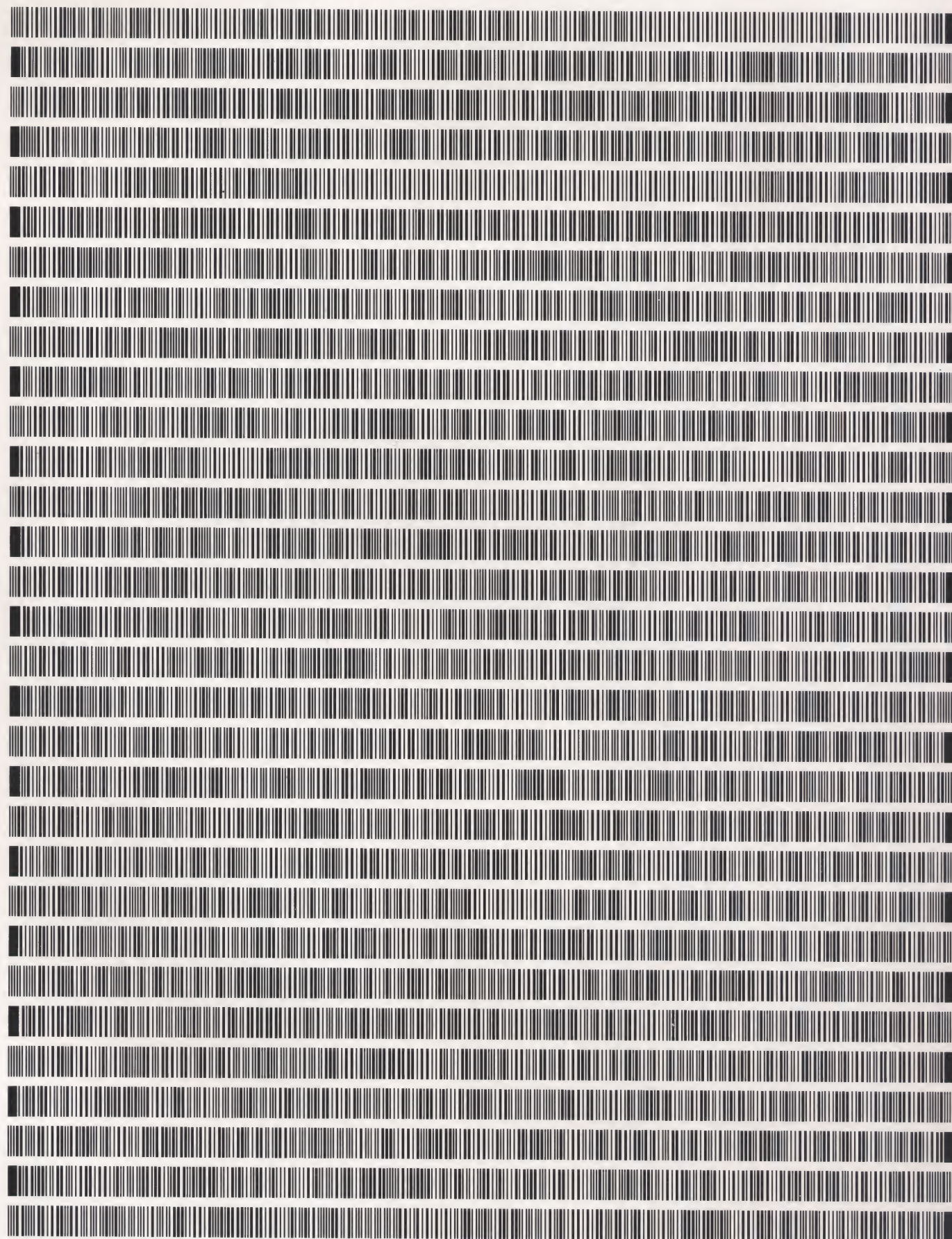
- Press any key to find out your basic financial planning savvy when the computer says, "LET'S CHECK THE RESULTS."

- Press any key again to get the verdict on your modern money management techniques.

- Press any key again for an evaluation of your general financial health.

- Decide whether you want to retake the quiz. See how changing one answer can change your rating. To continue, push "Y;" otherwise, push "N."

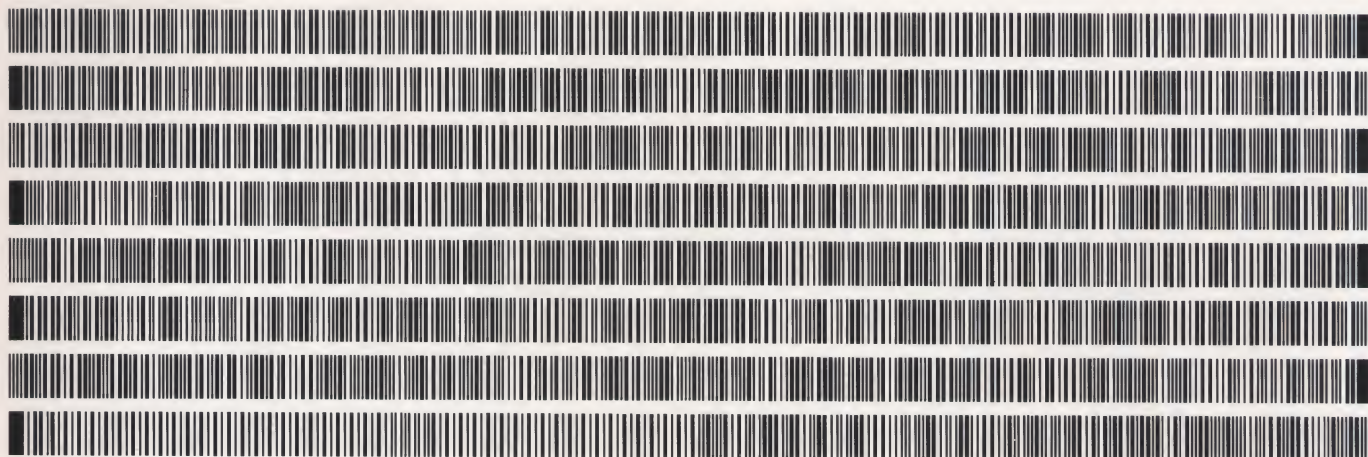
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